

HIP Link Overview

What is HIP Link?

- ▶ A new State program that is part of Indiana’s nationally recognized Healthy Indiana Plan model. The Healthy Indiana Plan, or “HIP 2.0,” was expanded to provide health coverage to eligible Hoosiers with household incomes at or below approximately 138% of the federal poverty level.
- ▶ HIP Link offers premium assistance for HIP participants age 19 and older who choose to participate in their employers’ sponsored health plans.
- ▶ Coverage may also extend to eligible spouses and/or dependents.

What types of employers can participate in HIP Link?

- ▶ Employers that employ Indiana residents
- ▶ Agree to contribute at least 50 percent to the premium cost
- ▶ Offer health plans that meet minimum benefits and affordability requirements within the program’s limit.

Why should employers participate in HIP Link?

- ▶ More employees may be able to take advantage of commercial health insurance benefits.
 - ▶ An increase in employees may help to meet industry and marketplace participation rates or lower group premium rates.
- ▶ Potential to expand employee base and increase retention by being listed as an approved HIP Link Employer.
- ▶ Possible tax benefits for small employers using the Health Insurance Marketplace.
- ▶ HIP Link does not disrupt current group health plan offered and can be incorporated at any time.

Eligibility

How does an Employer become eligible?

- ▶ Employers can complete an application online at www.HIP.IN.gov or by visiting the HIP Link [Online Portal](#)
- ▶ Employers need to provide health plan information and documentation (e.g. Premium rates, Summary of Benefits, Certificate of Coverage)
 - ▶ Dental and Vision coverage are not required to participate in HIP Link.
- ▶ Approved applicants will receive a HIP Link Employer ID.

What are the program requirements for Employers?

- ▶ Eligible employers are required to use the online HIP Link Portal periodically to respond to data verifications from the State and to communicate any employment changes.

Key Concepts

HIP Link Employee/Member Contribution

- ▶ Employees contribute 2% of their annual household income to participate in the program.

HIP Link Personal Wellness & Responsibility (POWER) Account

- ▶ HIP Link participants will receive a cost sharing limit of \$4,000 per year. Account funds are used to cover a portion of the employee premiums and supplemental medical expenses, such as copayments and deductibles.
- ▶ Employees will receive a pre-payment check for a portion of their premium from the funds in their Power account, less their required contribution.

HIP Link card

- ▶ HIP Link participants will each receive a HIP Link card to cover supplemental medical expenses from providers and pharmacies.

More information is available at www.HIP.IN.gov or by contacting 1-800-457-4584.

Comments or questions may be sent to HIPLINK.ECT@fssa.in.gov.